



King County

Benefits, Payroll and
Retirement Operations

Continuing Your County Benefits

As an employee leaving King County employment, you have a limited amount of time to convert some of your group benefits to individual coverage. This guide is a summary of your options and what you need to do if you would like to convert from group to individual coverage. For more information, refer to the Employee Exit Guide at www.kingcounty.gov/employees/benefits/LeavingEmployment and to the summary of your benefits, *Your King County Benefits*, at www.kingcounty.gov/employees/benefits/YourKingCountyBenefits.

Health benefits

If you have county health coverage on your last day of employment, your coverage continues through the last day of the month in which you leave. When your county-paid coverage ends, you and your covered dependents may pay to continue coverage under COBRA (Consolidated Omnibus Budget Reconciliation Act) as long as your employment ends for reasons other than gross misconduct. If you are under age 65 and leaving county employment because of retirement, you may choose to continue coverage under retiree medical benefits instead of COBRA until you reach age 65.

In general, you may continue health coverage under COBRA for up to 18 months. If you leave employment because of a disability as determined by the Social Security Administration, you may be eligible to continue coverage for up to 29 months.

WageWorks, the County's COBRA administrator, contacts you regarding your COBRA options. You have 60 days after your county coverage ends or 60 days from the date of WageWorks' letter notifying you of your options, whichever is later, to make your COBRA elections. If you elect COBRA continuation coverage, you must make the initial payment by the 45th day after electing it.

There is no lapse in coverage—self-paid health benefits begin when county-paid benefits end, even if retroactive processing and payments are required. To expedite your eligibility for coverage, you may enclose your initial payment with your enrollment form.

Life insurance

Depending upon your circumstances, you may have a variety of options for continuing county group life insurance coverage for you and your covered dependents. For more information, refer to *Your King County Benefits* at www.kingcounty.gov/employees/benefits/YourKingCountyBenefits.

Portability

If you leave employment and are not ill or injured and away from work on the date your coverage ends, your insurance is "portable." This means you may pay Aetna Life Insurance, the County's life insurance administrator, directly for the basic and supplemental life insurance you had on your last day of employment, up to \$500,000, until you reach age 99. You may also pay to continue supplemental coverage you had on your last day of employment for your covered dependents (up to \$100,000 until age 99 for your spouse or domestic partner, and up to \$5,000 until age 19 for dependent children). If you're interested, it is your responsibility to contact Aetna at 1-800-826-7448 within 31 days after your county coverage ends to request and submit a portability application. You'll need to provide the County's policy number, which is 723832.

Conversion

If you are not eligible for portability, you may convert your county group life insurance to a whole life policy. If you're interested, it is your responsibility to contact Aetna at 1-800-826-7448 within 31 days after your county coverage ends to request and submit a conversion application. You'll need to provide the County's policy number, which is 723832.

Premium waiver

If you become disabled *before age 60* and before you retire or end your county employment, you may continue the county-paid basic life and self-paid supplemental life you had on the last day you worked at no cost to you until age 65 as long as you pay the premiums to continue your life insurance until Aetna approves your disability claim. You must notify Benefits, Payroll and Retirement Operations of your disability within 30 days of the last day you worked. To continue your insurance under the premium waiver provision of the plan, you must submit a group disability application to Aetna between 8 and 12 months after the last day you worked. Aetna may deny applications received later than 12 months after the last day you worked.

Disability continuation of insurance

If you become disabled *after age 60* and before you retire or end your county employment, you may pay to continue the basic life and supplemental life insurance you had on the last day you worked until age 65, provided that Aetna approves your disability claim. You must notify Benefits, Payroll and Retirement Operations of your disability within 30 days of the last day you worked. To determine your eligibility for continuing your county life insurance, you must submit a group disability application to Aetna between 8 and 12 months after the last day you worked. Aetna may deny applications received later than 12 months after the last day you worked.

Accidental death and dismemberment insurance

Your accidental death and dismemberment (AD&D) insurance is not portable. However, you may be eligible to purchase AD&D conversion insurance through CIGNA, the County's AD&D administrator, if your coverage ends because you leave county employment for any reason, are no longer eligible (except for age), or lose coverage because the CIGNA group policy terminates.

Benefits will differ from the county plan's benefits. No medical certification is needed, but you and your covered dependents must be under age 70. If you're interested, it is your responsibility to contact CIGNA at 1-800-441-1832, and apply in writing within 31 days of leaving county employment or retiring. You'll need to provide the County's policy number, which is OK821586.

Long-term disability insurance

If you leave county employment and have been covered under the County's long-term disability (LTD) insurance for at least 12 consecutive months, you may be eligible to purchase LTD conversion insurance with CIGNA, the County's LTD administrator. Benefits will differ from the county plan's benefits, and evidence of insurability may be required. You must apply for conversion insurance within 62 days after your group insurance ends. If you want to avoid providing evidence of insurability, you will need to apply within 31 days after your county group insurance ends. Conversion insurance with CIGNA is not available when you retire, if you're 70 years of age or older, if you're not in active service because of a disability, or if the County's plan is cancelled for any reason.

If you're interested, it is your responsibility to contact CIGNA at 1-800-441-1832 and apply in writing. You'll need to provide the County's policy number, which is FLK-980001.

Continued coverage when your spouse or domestic partner is also a county employee

If you're leaving county employment and your spouse or domestic partner is a county employee, your spouse or domestic partner may add you to his or her benefits within 30 days of the date of your last day of employment or date of retirement. As a dependent of a county employee, you may receive medical, dental and vision coverage as well as supplemental life insurance and supplemental AD&D insurance. Your supplemental life insurance would equal 50% of your spouse or domestic partner's supplemental life insurance. Your supplemental AD&D insurance would equal either 50% or 100% of your spouse or domestic partner's supplemental AD&D insurance. Your spouse or domestic partner must complete the County's Add a Dependent form, which is available at www.kingcounty.gov/employees/benefits/Forms.